

Appendix № 3

INFORMATION SHEET ON THE MAIN CONDITIONS OF DEPOSITS*

Name of the commercial bank, official website, phone numbers:	JSCMB «Ipoteka-bank», www.ipotekabank.uz Phone: Contact-center (78) 150-11-22, 1233
---------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------

Section 1. The main conditions of the deposit

	The main terms and conditions of deposit	
1	Name of the product	Savings account
2	The object of registration	Funds are accepted through the Ipoteka-Retail mobile application and retail cash desks, in cash and non-cash form.
3	Date of receipt	From 18th of April 2025
4	Term	Unlimited
5	Annual interest rate	16%
6	Minimum amount	15 000 000 UZS
7	The top up of funds	Available
8	The procedure for calculating the interest	– Interest is accrued from the day after the funds are received and the day before the account is closed; – Interest is accrued from the next day after the deposit is replenished.
9	Interest payments	When registering through the mobile application, the monthly interest income is automatically transferred to the e-wallet account. When registering at retail cash desks, the monthly interest income is transferred to the client's savings account.
10	Capitalization	Not available
11	Partial withdrawal	Available (considering that the minimum amount of the balance does not decrease below the minimum amount)
12	Registration procedure	The offer agreement and the bank's deposit agreement in e-form
13	A note to the client	In accordance with the bank's tariffs, starting from June 1, 2025, the interest rate on the Savings Account product will be reduced from 18% to 16% for all customers, including current ones. Citizens' deposits in banks are guaranteed in accordance with the Law of the Republic of Uzbekistan "On guarantees for the protection of citizens' deposits in banks"

Please review the information sheet before agreeing to open a deposit!

You have the right to receive full and detailed information from the bank about the terms of the deposit, the interest income on the deposit and the settlement procedure, as well as about your rights and obligations and other issues that are unclear to you.

In case of claims, you can send your request by phone +998 (78) 150-11-22 or to the address Tashkent, Shakhrisabz str., 30 or by e-mail info@ipotekabank.uz.

THE CORRECTNESS AND AUTHENTICITY OF THE INFORMATION SHEET IS CONFIRMED.

(Full name and position of bank's employee)

(Date of filling in)

The information sheet does not replace a deposit agreement or a deposit acceptance order, on the contrary, it helps to compare the deposit conditions of different banks **and make the right choice**